LOCAL AND LEGISLATIVE SECRETARIAT.

*No. L.* 4854—*San.* 33-25-3, *dated 6th January* 1926.

The following report of the Committee of 1925, on Malnad Improvement is hereby published for information.

By Order,
T. SINGARAVELU MUDALIAR,
For *Secretary to Government,*
*Local and Legislative Departments.*

# REPORT OF THE COMMITTEE OF 1925 ON MALNAD IMPROVEMENT.

## I.—PRELIMINARY.

Constitution personnel, etc., of Committee

1. This Committee was constituted in Government Order No. L. 1891-902—Sany. 50-24-13, dated the 8th September 1925, to consider the Report of an Economic Survey of the malnad, carried out by Mr. S. Kesava Iyengar, M.A., Professor, Nizam's College, Hyderabad, who had been appointed for the purpose in February last. The personnel of the Committee was modified in two Government Orders dated the 19th and 27th October 1925. As finally constituted the personnel of the Committee was as below :—

CHAIRMAN.

Mr. K. Chandy, Second Member of Council.

MEMBERS.

(1) Mr. C. S. Balasundaram Iyer, Revenue Commissioner.
(2) Mr. K. Matthan, Inspector-General of Education.
(3) Mr. P. G. D'Souza, Chief Secretary to Government.
(4) Mr. N. S. Subba Rao, Principal, Maharaja's College, Mysore.
(5) Mr. A. K. Syed Taj Peeran, Deputy Commissioner, Shimoga District.
(6) Mr. R. Nanasam Rao, Deputy Commissioner, Hassan District.
(7) Mr. G. B. Heblikar, Deputy Commissioner, Kadur District.
(8) Mr. N. S. Namjundaiya, President, District Board, Hassan District.
(9) Mr. C. Srinivasa Rao, Vice-President, District Board, Kadur District.
(10) Mr. C. Subba Rao, Vice-President, District Board, Shimoga District.
(11) Col. W. L. Crawford, Coffee Planter.
(12) Mr. Sylvester Pais, Coffee Planter.
(13) Mr. Bagamane Deva Gowda, Coffee Planter.
(14) Mr. A. Mahomed Hussein, Coffee Planter.

SECRETARY.

Mr. M. Venkatesa Iyengar, Under Secretary to Government.

Dr. Usman, Senior Surgeon and Sanitary Commissioner, Mr. R. Ranga Rao, Secretary, Legislative Council and Representative Assembly and Mr. K. H. Ramaiya, Registrar of Co-operative Societies, attended the meetings of the Committee on some days, on invitation and helped them in the discussion.

The Committee met on the 6th, 7th, 9th and 10th of November 1925 for deliberation and on 4th and 5th December 1925 for adopting the report.

Economic Survey Officer and his work.

2. In a comprehensive order issued in October 1924 Government reviewed the operations undertaken for the improvement of the malnad under the Malnad Improvement Scheme inaugurated in 1914, and laid down the general lines of the future policy of Government in this important matter. While expressing their views on various measures and suggestions in connection with the improvement of the malnad, they observed that the question of land mortgage credit required further investigation and promised that a survey would be undertaken with this object. It was in accordance with this order that the appointment of a Special Officer was made in February 1925, and the main object of the survey was the investigation of the need for a Land Mortgage Bank to relieve the indebtedness of the agricultural population in the malnad. The Special Officer carried out a survey of five villages in the Tirthahalli, Koppa and Manjarabad Taluks of the malnad, in detail and has submitted a report based on his investigations in these five villages and enquiries made in four other villages close to the frontier and in other places which he visited.

Previous history of Malnad Improvement work.

3. The malnad has long been the object of special concern to the Government of His Highness the Maharaja. It has been observed that the population of this tract of the country has shown a steady decrease census after census. This decrease first attracted

attention when the report of the census of 1901 was published. In the session of the Representative Assembly for 1907, a proposal was made that a Committee should be appointed to enquire into the causes of this decline of population. In 1908 the Sanitary Commissioner was requested to collect statistics for investigating the causes and in 1910 a small establishment was sanctioned for the purpose under the Health Officer of Shimoga District. When the Census of 1911 showed a further decline in the population the urgency of a thorough examination of the problem was immediately recognised. In a speech made in Bangalore in the month of January 1913, His Highness the Maharaja referred to the loss of population in the malnad which he said was a matter of great concern to Government. In March of the same year, the Dewan Mr. (now Sir) M. Visvesvaraya made a tour of the malnad with a view to study the problem on the spot and consult the leaders of the people. In a speech at Saklespur he stated that in places like Ikkeri, Nagar, Hebbe and Mudgere one found unmistakable traces of an active and skilful people having inhabited the country at no distant date. Within a few centuries ago, he observed, this part of the country should have been very thickly populated, perhaps more than the maidan. The only indications now left of an active past were the ruins of old fortresses and irrigation works and stone carvings in deserted temples amidst a weak and declining population. In a note stating the results of his inspection which he prepared shortly after, he said:—

> "The great bulk of the labouring and agricultural population, at least in the northern and central malnad, is steeped in ignorance and superstition and is unenterprising. A large number in Shimoga and Kadur Districts are bound to the sowcars from generation to generation and are hopelessly indebted. They live in houses which are too close to the paddy flats and too close to the cattle sheds in which manure is allowed to collect and fester. They have not learnt to clothe themselves properly against the sudden variations of weather characteristic of this region and so fall an easy prey to pneumonia. Their food is of the poorest and often unwholesome and the water they drink is poisoned by decayed vegetable matter. They have practically no education worth the name and therefore no training or preparation whatever to resist the deadly effects of the climate."

> "One grave feature of the present situation is the excessive mortality noticed among women in childbirth and among infants. On account of the malarial poison in the system perhaps, women in childbirth require careful treatment. The state of pregnancy is justly regarded with great apprehension in this region. I understand that, over a large area, women are subjected to barbarous treatment at this particularly critical period of their life. The mortality among infants before they are three years old may also be traced to malarial poison."

In regard to the special measures necessary for improving the situation, he made the following observations:—

> "Special measures seem necessary to equip the population with the powers of resistance necessary to withstand the climate and strengthen their sinews for the battle against adverse circumstances. This can be done by spreading education among the children of the labouring and agricultural classes. Instruction should be given in the public schools on the distinctive characteristics of the malnad climate and the mode of life and the habits best calculated to promote healthy existence in the tract. Sanitary principles should be taught to grown-up people by means of leaflets and peripatetic lecturers equipped with lantern slides. The establishment of travelling dispensaries and free distribution of quinine have also been suggested. It may be necessary to open out new roads, construct steam tramways to provide rapid communication both with the maidan and the West Coast and to start industries to utilise forest products."

4. As among the principal remedies calculated to foster the growth of population and restore the prosperity of the area, Sir Visvesvaraya suggested the improvement of water-supply to villages, the draining off of swampy places and the clearance of rank vegetation near villages and dwelling houses, change of village sites where necessary, shifting of State Forests further away from inhabited villages and the revival of kumri cultivation, increase of educational facilities and the appointment of itinerant lecturers, increase of hospitals, the opening of travelling dispensaries, free supply of quinine and improvement in vaccination facilities, the training of midwives and the opening of a Maternity Hospital in Shimoga, improvement of communications and attraction of settlers from outside.

5. As a result of this inspection, Government appointed a Special Officer (Mr. K. Matthai, now Inspector-General of Education) to make an extensive tour in the malnad districts and submit a scheme indicating the action to be taken for improving the malnad. The Special Officer submitted a valuable memorandum in August of that year indicating the existing conditions and proposing a scheme of operations for the amelioration of the malnad. Among the measures proposed by the Special Officer were the extension of

primary education, improvement of sanitation in villages, improved facilities for medical aid, dissemination of knowledge by popular lectures, by leaflets and pamphlets, and by instruction in schools, the attraction of settlers by offering inducements, the opening out of communications, encouragement of motor service between certain places, the adoption of measures to investigate how the economic condition of the people could be improved and the collection of accurate statistics of births, deaths, emigration and immigration to render a scientific investigation of the problems involved possible. On a consideration of the proposals made in the memorandum and other suggestions received from leading non-official gentlemen, Government sanctioned in February 1914 a scheme for the improvement of the malnad providing a special grant for utilisation in the three malnad districts and constituting a Committee for each district for controlling the operations. A lakh of rupees per year was sanctioned for the scheme for the years 1914-15 and 1915-16 and a lakh and a half for 1916-17. In the beginning one Special Officer was appointed for the executive charge of all the operations but later the charge was split up into two, the Shimoga District being placed under one officer and Hassan and Kadur Districts under the other. Orders were passed from time to time on various matters coming under the scheme such as the removal of lantana; special privileges to malnad raiyats; extending these concessions to non-agricultural people in the malnad; the free grant of timber to the raiyats of certain villages for the construction of new dwellings in sanitary areas; prescribing sanitary rules in cases where villages had to be shifted from insanitary areas; the grant of gomal lands for house-building purposes; extending village sanitary rules to all the villages dealt with under the Malnad Improvement Scheme; and construction of model houses in the three districts. A disease survey on a large scale was ordered in 1915 and as this was not considered sufficiently useful a scientific malarial survey of the Nagar Taluk was ordered in 1917 and was carried out by Mr. P. Parthasarathi, L.M.S., B.S.Sc., the District Sanitary Officer of the Shimoga District. Itinerant and semi-itinerant dispensaries were opened in several places. Proposals were approved for the establishment of maternities in four places, and for the training of compounders, midwives and vaccinators for employment in the malnad. Honoraria were sanctioned to school masters for lecturing in the malnad to spread knowledge in sanitation and hygiene. Sanction was given to the employment of teachers who were willing to do preaching work with special reference to the abatement of intemperance. In order to get an idea of the economic condition of the people a debt survey of two typical malnad hoblis was carried out by two Inspectors of the Department of Co-operation in 1917. Five malnad Taluks were included in an enquiry into the extent of relief of rural indebtedness effected through the agency of Co-operative Societies which was ordered in 1917 by the Chairman of the present Committee when he was Registrar of Co-operative Societies. A Sub-Committee of the Agricultural Committee of which he was chairman submitted proposals in 1919 for establishing a Land Mortgage Bank, and introducing legislation for relieving agricultural indebtedness. Special concessions were shown to settlers by offering the grant of assessed waste land not exceeding eight acres per family, without upset price and free of assessment for the first three years, and of building materials and advances not exceeding Rs. 100 per family for the purchase of the necessary agricultural stock and implements.

The Scheme of 1914.

Orders under the Scheme.

6. A rough idea of the work done under the Malnad Improvement scheme up to the end of 1917 may be obtained from an abstract included in an order reviewing progress which was issued in 1918. During that period rank vegetation was cleared over an area of 2,805 acres in 598 villages; 8,856 yards of drains were constructed in 220 villages at a cost of Rs. 9,860; sixty villages were shifted from insanitary sites; in sixty-six villages extensions were formed at a distance from paddy fields; 265 new wells were taken up of which 164 were completed; thirty-two old wells were improved; ten new dispensaries were opened; twelve vaccinators and eighteen midwives were trained and employed; 1,243,575 packets of quinine were distributed; 989 primary and aided schools and eighteen industrial schools were opened; 75 co-operative societies were formed; and 94 miles of new roads were opened. Three hundred and nineteen families of settlers were established in the malnad and given lands to the extent of 753 acres and advances up to Rs. 7,765. A disease survey was made of 24 villages. Twenty-seven leaflets were issued on the subject of sanitation and hygiene and 63,800 copies of them distributed among the people. The question of labour supply to the malnad was under consideration. The expenditure under the scheme from 1914-15 amounted to Rs. 2,64,000. In the same order Government directed the continuance of the scheme for a further period of five years and divided the measures under the scheme under two heads, namely, preventive and curative measures and development measures. The total grant provided during these five years was Rs. 6,51,000 and the expenditure was Rs. 4,91,244.

Work done up to 1917.

The G. O. of 1918.

7. The total grant under the scheme had to be reduced from the year 1921-22 on account of financial conditions and work has been carried on since then on a smaller scale. The Government Order of October 1924 summarises the net result of the scheme as below :—

"The total amount allotted in the budgets from 1913-14 up-to-date for carrying on this work was Rs. 12,77,600 of which, nearly Rs. 9,14,748 have been spent under the various heads, including the establishment charges which come up nearly to one-half

The G. O. of 1924.

of this amount, *viz.*, Rs. 4,07,537. Under Medical Relief, the following Dispensaries were newly established, *viz.*:—eight Stationary Dispensaries, seven semi-itinerant Dispensaries, five Female Dispensaries, four New Maternities, and six Ayurvedic or Unani Dispensaries. About 470 wells were newly excavated in this tract at a cost of Rs. 2½ lakhs."

Scope of this report.

8. It must be clear from the above summary of the work already done that the problem of the malnad is not new either to the Government or to the people. The subject has engaged the attention of many persons, both official and non-official, and proposals on many matters connected with the amelioration of these tracts have been considered by Government and action taken on many of them. As a natural consequence there is not much new ground to be covered in a study of the subject; except the question of a Land Mortgage Bank which has long been under consideration but as to which no definite decision has yet been arrived at. The Committee propose therefore to discuss in detail the question of land mortgage credit in the malnad, and will, in addition, review the main features of the operations previously undertaken and the recommendations of the Economic Survey Officer, and suggest the measures that might now be taken in the light of the experience gained in working the scheme in the past.

## II.—DEFINITION OF THE MALNAD.

Definition of Malnad.

9. For the purpose of the operations recommended in this report the Committee suggest that the following area may be treated as the malnad.

*Shimoga District.*—The whole of the Sagar, Nagar and Tirthahalli Taluks, the whole of the Kumsi Sub-Taluk, the Kasaba, Chendragutti and Ulivi hoblis of Sorab Taluk and select villages of Shimoga Taluk.

*Kadur District.*—The whole of the Mudgere and Koppa Taluks, the whole of Narasimharajapura Sub-Taluk, the Lingadahalli and Lakkavalli hoblis of Tarikere Taluk, and the whole of the Chikmagalur Taluk with the exception of Mirle and its hamlets in Amble hobli and the whole of Lakya hobli.

*Hassan District.*—The whole of Manjarabad Taluk and of Alur Sub-Taluk and the Madihalli, Bikkodu, Arehalli and Kasaba hoblis of Belur Taluk.

The Committee observe that certain other portions of the Shimoga and Hassan Districts and portions of the Mysore District suffer from disabilities similar to those of the malnad tracts but have confined their recommendations to the purely malnad tracts.

## III.—LAND MORTGAGE AND DEBT RELIEF.

Debt Survey.

10. The first question that the Committee wish to consider is that of the improvement of the economic position of the people. A survey of the economic condition of two hoblis (comprising 70 villages) in the Sagar and Nagar Taluks conducted in 1917 under the orders of Government by two Inspectors of the Co-operative Department, showed that there were total debts in the villages to the extent of Rs. 5,03,665. Relief to the extent of over three lakhs of rupees was required. The average value of property per family was Rs. 1,150; the annual income Rs. 300 and expenditure Rs. 294; and the average amount of relief required per family came to Rs. 144. Of the 2,093 families investigated 1,649 or 79 per cent were indebted. From the report of the Economic Survey Officer, it appears that out of a total number of 287 families in four villages examined by him 214 families were landless and had Rs. 66,707-6-0 of debt and 73 families owned land and had debts amounting to Rs. 1,21,961-4-0. In five villages which he surveyed he could find only one acre of garden and 10 acres of wet land debt free. The indebtedness of 175 families in four other villages was as much as Rs. 93,075. From Appendix XII of the Economic Survey Officer's report it appears that in Tirthahalli Taluk the total value of land mortgages per year in the years from 1908 to 1923-24 varied from a minimum of Rs. 82,491 in 1913-14 to a maximum of Rs. 2,63,129 in the year 1918-19. Similar figures for Manjarabad Taluk were Rs. 60,492 in 1916-17 and Rs. 1,36,540 in 1920-21.

Relief necessary.

11. These figures confirm the common impression that the malnad raiyat is immersed in debt. His creditor draws away from him every year the best part of his earnings and what is left is not sufficient for his needs. Leaving out of consideration the *sahukar* the only sources from which the raiyat in the malnad can get a loan are Government and the Co-operative Societies. The money sanctioned by Government for takavi and land improvement loans cannot meet any appreciable part of the requirements in this respect. Co-operative Societies on the other hand can give only short term loans and cannot give long term loans of the sort which only can help the agriculturist debtor. It is therefore necessary to provide additional facilities for helping the malnad raiyat with money under conditions which will enable him to pay off the loan during a long number of years out of the proceeds of his land and retain the land when this has been done.

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12. The suggestion most often made for meeting this need of the malnad is that a Land Mortgage Bank be established for giving long term loans on the mortgage of land. The suggestion has been often made by the public both in and outside the Representative Assembly. In reviewing the results of the survey of indebtedness referred to in para 5 the present Chairman observed in 1917 that means have to be devised for spreading repayment of loans over a long number of years. The question was considered in the Mysore Economic Conference. It finds a place in the report of the Committee on co-operation in Mysore and also in the Economic Survey Officer's Report. A step that may advantageously be taken even prior to establishing a Land Mortgage Bank is legislation to give relief to agriculturists in debt somewhat on the lines of the Dekhan Agriculturists' Relief Act. Detailed proposals for the establishment of a Land Mortgage Bank and for legislation to relieve indebtedness were submitted in 1919 as already stated by a Sub-Committee of the Agricultural Committee of the Economic Conference. The idea in the suggestions referred to above was that there should be one Central Bank dealing with Land Mortgage Credit all over the State. The Committee consider however that if one Bank should operate over the whole State, it would find its work unwieldy. The area will be too large; the number of borrowers will be too many; inspection, supervision and other operations will become difficult. They are of opinion, therefore, that there should be more than one such Bank and that the area of operation of each Bank should for the present be a malnad district. There would then be three Banks for the three malnad districts. The Committee have considered the question of having small Banks for still smaller areas comprising only a few villages. Such Banks have been established in Madras, but in very prosperous areas. In Mysore, there are no trading villages of equal importance. If each Bank covers too small an area, it may not be able to get a sufficient number of directors who would command the confidence of the public and it may not find it possible to raise sufficient money from the public by debentures. A Bank operating over a whole district would be in a better position in this respect. Each of the three District Banks would for the present confine its operations to the malnad area. There is no objection to their extending their operations later, to such other parts of the districts as may be notified from time to time. Each Bank would collect some amount as share capital from its members and issue series of debentures on the total security of lands mortgaged by the members borrowing. Membership would be open to individuals and to Co-operative Societies.

Land Mortgage Bank. Previous suggestion

Committee views.

13. In order that these Banks may function properly, the following conditions seem essential:—

Conditions success.

1. There should be a Record of Rights in land which will show actual ownership in land. The details under this head are given later on.

2. Collective responsibility for repayment of loan on the part of borrowers should be encouraged in all possible cases. With this object, persons wishing to borrow small sums may form themselves into a Co-operative Society and the loan from the Bank may be issued to the Co-operative Societies which in their turn will issue loans to their members. These Co-operative Societies may be either of limited or unlimited liability. The Bank may lend larger amounts to individuals also. The management should represent both the borrowers and the debenture holders in order that the financial condition of the Banks may be secured and that lands may not be overvalued.

3. The Banks must have all the special privileges in regard to stamps, etc., which are enjoyed by Co-operative Societies.

4. The debentures issued by the Banks should be accepted by Government as security for public deposits and declared to be lawful investment for trust funds.

5. The management of the Bank should have large powers of summary procedure against debtors.

6. Government should arrange for close inspection of the working of the Banks and for adequate supervision and audit of their accounts. Government cannot undertake the valuation of the lands for the Banks in the case of each loan, but it is desirable that they should ensure by means of check in a good number of cases that there is no overvaluation and that the Banks are issuing loans only on adequate security.

7. Government should guarantee interest to debenture holders.

8. Government should subscribe part of the debenture capital. The Co-operative Committee recommend that the Government share of the capital might be 50 per cent of the total. The proportion adopted in Madras is the same. The Committee consider that this is a fair limit and would recommend its adoption.

9. The placing of some Government funds for a fairly long period at the disposal of the District Banks is also necessary. The Committee are aware that this may be difficult, but some amount may be placed at the disposal of each Bank for suitable periods on the express understanding that it is not issued for long term credit. Such amounts should be returned to the public treasury by the Banks as soon as the period expires.

Committee's recommendation.

14. The Committee therefore recommend the establishment of three Banks for the three malnad districts under the conditions specified above. They have considered in this connection the bye-laws for Banks of this sort proposed by various bodies and are of opinion that the bye-laws proposed in the report of the Committee on Co-operation in Mysore which are similar to the bye-laws suggested by the Sub-Committee of 1919 might be adopted with slight modifications. To facilitate action being taken on these recommendations, they have considered the changes that may be necessary in the said bye-laws and would recommend their adoption as appended to this report. (*Vide* Appendix I).

Separate legislation necessary for establishing these Banks.

15. The Committee have considered the question whether these Banks can be formed under the Mysore Co-operative Societies Regulation. This might be feasible, but for the reasons stated below, the Committee consider separate legislation necessary for establishing these Banks. In the first place, Government have to subscribe in the beginning, part of the debenture capital up to one half. It seems desirable to validate such a transaction by legislation. Legislation is also necessary to validate the guarantee of interest to debenture holders, the treatment of the debentures of the Banks as negotiable instruments, the fixing of the maximum capital, and the summary powers of foreclosure for debts proposed to be vested in the Registrar. The appointment of the Registrar to be a court for summoning members or office bearers of the Banks, and the constitution of the reserve fund in a manner which differs in some respects from the provisions of the Co-operative Societies Regulation, also make separate legislation desirable. It may be added that it is provided under these bye-laws that the Deputy Commissioners of Districts should have powers of inspection over these Banks. They might thus occasionally have to submit reports about the working of these Banks. It is, therefore, desirable to have as Registrar for the purposes of these Banks, some officer of a rank higher than that of Deputy Commissioners. The Committee understand that it is possible to provide for most of the special features of these Banks by framing rules under the Mysore Co-operative Societies Regulation and issuing orders under Section 47 of that Regulation; or altogether by an order under the last named section which empowers Government to exempt particular societies from any provisions of the Co-operative Societies Regulation. In either case, certain sections of the Transfer of Property Act and of the Civil Procedure Code will, it would seem, have to be amended so as to provide for the powers of foreclosure referred to. On a full consideration of these alternatives, however, the Committee are of opinion that it is desirable to have separate legislation for these Banks.

Draft bye-laws.

16. A few words may be said of certain other provisions in the bye-laws as now proposed. The management of the Banks is proposed to be vested in a Board of Directors and a Board of Supervision, both containing some representatives of the shareholders and debenture holders and of Government. The Board of Directors will really be the executive body. The Board of Supervision will be the internal supervising and auditing body. The shareholders will have four elected representatives on the former and three in the latter. On both of them there will be two representatives of the debenture holders.

Management.

There is need for the representation of debenture holders on these bodies, because the debenture holders are the men whose money is lent by the Banks and their interests should be safeguarded. The Committee considered the question whether these representatives could be persons elected by the debenture holders and came to the conclusion that to arrange for their election would involve considerable difficulty and that it would be sufficient if they are selected by Government on behalf of debenture holders. There would be one representative of Government on the Board of Directors and two on the Board of Supervision. It is proposed that the Board of Directors be constituted for a period of two years and the Board of Supervision for three years. The quorum for a meeting of either of these Boards may be fixed at five. This will ensure that there will be at least one representative either of Government or of the debenture holders at each such meeting. All the members of both these Boards will in the beginning have to be nominated by Government. The Boards so constituted may continue till a fifth of the share capital has been collected and the general body of shareholders may be permitted to elect their representatives thereafter. To ensure the early subscription of shares, Inspectors of the Co-operative Department may be employed for propoganda and leaflets explaining the scheme distributed among the people. Share amounts may be permitted to be paid into taluk treasuries. The Committee would propose that the appointment of the Chairman of the Board of Supervision and the Manager of the Bank should be approved by Government. The Manager of the Bank may at first be appointed by Government and may be a non-official or lent officer of Government not lower in rank than that of Amildar or Senior Co-operative Inspector.

Earlier Stages.

Loans, interest, etc.

17. It is provided in the bye-laws that loans should be given for the redemption of mortgages and the improvement of land. These loans will be for long terms. The Banks will not ordinarily issue any short term loans on the security of land. It is likely, however, that a person whose land is mortgaged to the Bank for a long term loan will need small amounts for working expenses in the cultivation season. Provision is made, therefore, for the issue of short loans for this purpose. The interest on loans is fixed at two rates, a maximum of

per cent in the case of long term loans and 12 per cent in the case of short term loans. To avoid too many small accounts in the account books of the District Bank and avoid any possible competition with the existing Co-operative Societies, it is proposed that the Banks should not issue long term loans for less than Rs. 500 to any individual. The Committee are aware that there is a very large number of small landholders in the malnad who would require smaller loans. Such small agriculturists will have to form themselves into Co-operative Societies and borrow money from the Central Bank and distribute the amounts among their members. The Committee do not apprehend that there will be any difficulty in finding a sufficient number of small borrowers in each locality for forming these Co-operative Societies. The maximum limits of Rs. 5,000 for individuals and Rs. 20,000 for Co-operative Societies fixed in the bye-laws are also necessary to make the money on hand available to as many borrowers as possible. For the safety of the loans, it is stipulated that the loan in any case shall not exceed one-half the value of the land mortgaged.

Trustee.

18. It is proposed that there should be a trustee to look after the interests of the debenture holders. In this matter, the Committee have followed the provisions of the Madras Land Mortgage bye-laws. Under the Madras bye-laws, the Registrar of Co-operative Societies is the trustee. The Registrar of Land Mortgage Banks or any other officer may be appointed trustee for these Banks in the State.

Working expenses.

19. It has been stated above that Government should subscribe one-half of the debentures. The Committee consider it necessary that the Government should make some grant also towards the working expenses of the District Banks. It might take the form of a concession in the rate of interest on the debentures subscribed by Government or of a money grant year by year. In Madras, the interest on the debentures subscribed by Government is 6½ per cent, while on debentures subscribed by the public it is 7 per cent. The Committee consider that a similar ½ per cent concession on the debentures subscribed by Government would not be sufficient to meet the needs in the case of these Banks and would recommend instead the sanction of a money grant. The working grant for each Bank at the time of starting the Banks including the pay of the officer appointed as Manager may be fixed at about Rs. 5,000 per annum for a period of three years and limited thereafter to not more than half the working expenses for a suitable period. The Government's debentures might then bear the same rate of interest as the debentures issued to the public. This will incidentally facilitate the sale of the debentures taken by Government in open market at some later time when such sale might be made without prejudice to the interest of the Banks.

Record of Rights.

20. The Committee have observed above that for the successful working of these Banks it is necessary that a system of Record of Rights in land should be instituted. Such a Record of Rights will safeguard the interest of the Banks by giving them correct information as to actual ownership in land. The Committee are aware of the difficulties which stand in the way of introducing a new system for the Record of Rights in the State. Wide spread illiteracy among the people might render the introduction of the new system liable to abuse in the earlier stages. There is also no regular departmental agency readily available for being employed on this work immediately. The Committee consider, however, that the Record may be introduced at least for the malnad in order to ensure the safe working of these Banks. It should be possible for the Survey and Revenue Departments together to make such a Record for the malnad in the course of few years. The law that is in force in Bombay is suitable and may be adopted with necessary modificatons. In view of the general illiteracy of the rural population the penal provisions of any legislation for introducing the Record of Rights should be very cautiously enforced. The Committee would also add that while the Record of Rights is necessary for the successful working of Land Mortgage Credit, the institution of the Banks now recommended need not be deferred until the Record of Rights is completed. The absence of the Record of Rights will render necessary a more detailed investigation of actual ownership by the Banks before the grant of loans and this the Banks will have to undertake in granting loans.

Introduction recommended.

Relief of Agriculturist Debtors.

21. It has been stated above that relief on the lines of what is afforded by the Dekhan Agriculturists' Relief Act is also required in the malnad. From the figures of indebtedness given earlier, it must be clear that the three District Land Mortgage Banks now proposed will not meet all the requirements of the indebted agriculturists in the malnad. These Banks can touch only a small fraction of the total number of such debtors. Also the existing debts on the lands of some debtors would be so heavy that the Banks could not step in for their help. The Committee have considered in this connection the proposal for introducing an Act for the relief of indebted agriculturists which was made some years ago by the Sub-Committee of the Agricultural Committee of the Economic Conference referred to above. That proposal was not carried through as the draft Bill suggested was considered to be lacking in provisions regarding the procedure for the trial of suits, the tribunals to be selected for the adjudication of debts, the finality or otherwise of the decrees passed, rights of appeal and other matters. It was then suggested that a Usurious Loans Regulation might be passed. Such a Regulation has

since been placed on the Statute Book. It does not, however, provide completely for the needs of the agriculturist debtor. The main provision that is lacking in it is the right of the debtor to sue for an account. If a debtor's immovable property is mortgaged, he can sue under the law of mortgages; and if it is not the case, he cannot sue. If this were the only provision lacking, it might have been possible to amend the Usurious Loans Regulation so as to include the provision and meet the needs of the present case. There are, however, various other provisions in the Dekhan Agriculturists' Relief Act which it is desirable to retain for our purpose. As these provisions are of a special nature and intended for agricultural debts only, their inclusion in the Usurious Loans Regulation would introduce too many complications into that Regulation. The Committee are therefore of opinion that there should be a separate law for these cases on the lines of the Dekhan Agriculturists' Relief Act. Provision should be made in the Regulation for the following purposes:—

Introduction of a regulation recommended.

1. The debtor should have power to sue for account.
2. The Court should have power to re-open the transaction as under the Dekhan Agriculturists' Relief Act or the Usurious Loans Regulation and reduce rates of interest and direct payment of decree amount by instalments.
3. The agriculturist should retain his land or have it cultivated for his benefit.

The Regulation should apply to loans contracted before it is passed, but in respect of which suits have not been instituted and also to suits instituted not earlier than some definite period, *e.g.*, three years before the Regulation is passed.

22. The Committee are aware that the proposed legislation may unsettle credit for some time both before and after its introduction. Parties may rush into courts to settle their claims and in all probability there will be a large crop of suits in the first few years. Many of the debtors will of course not be able to satisfy decrees that might be passed in such suits and will be put to considerable trouble. If, however, the Regulation is passed without unnecessary delay it will provide for the lands mortgaged in such cases not being taken out of the hands of the debtors, but being managed for them, their maintenance being the first charge on the proceeds and for the balance being given to the creditors. Government should also in the first few years after the introduction of the Regulation provide larger amounts under takavi rules for the grant of loans for working expenses to debtors whose debts have been adjudged by courts and who might not find help easily elsewhere.

## IV.—MEDICAL RELIEF AND SANITATION.

Main heads work.

23. The next question that the Committee considered was the question of improving medical relief and sanitary work in the malnad. As already stated a good deal has been done in these respects since the Malnad Improvement operations began in 1914. Much more, however, has to be done before even the bare needs of the malnad can have been met. The Committee are of opinion that the steps to be taken immediately may be considered under the following heads:—

1. The opening of more hospitals and dispensaries in the malnad area;
2. Arrangements for distributing quinine to the people;
3. The posting of a larger number of medical officers and with higher qualifications to the malnad;
4. The employment of more midwives for the malnad area;
5. More efficient arrangements for vaccination;
6. The shifting of villages;
7. The supply of good drinking water;
8. Propaganda in health and sanitation matters;
9. Research in malnad diseases; and
10. Sending Survey and Relief Parties for surveying the condition of villages and giving all possible help on the spot.

Kinds of dispensaries and their number.

24. Taking these matters in order, the Committee would recommend that a definite programme should be adopted with the object of eventually providing medical aid in this part of the country at such distances that no one requiring it will have to go more than five miles. The Committee are informed that in some malnad areas medical aid to this extent has been already provided. What is required is to see where this has not been done and supply the need. It is not necessary that the institutions so provided must be all hospitals or even dispensaries employing European methods of treatment. Ayurvedic and Unani dispensaries may be opened in some places, provided competent men are available for being posted to them. The rural dispensaries may deal with the more simple cases. At suitable centres, besides taluk head quarter stations, there may be dispensaries which will deal with more difficult cases. The medical men in charge of the rural and

taluk dispensaries should have instructions to send cases requiring long in-door treatment to district hospitals. To make the dispensaries more useful than at present, it is necessary to arrange for a full supply of all drugs required for all these hospitals and to post to their charge experienced medical officers. For the charge of taluk dispensaries, the Committee would recommend the appointment of officers of the rank of Assistant Surgeons. The frequent transfer of Medical Officers from the malnad, is stated to have been the cause of much inconvenience to the public in the past. The Committee would suggest that Medical Officers posted to the malnad should not be transferred until a fairly long period has elapsed. To make it worth the while of these officers to stay in the malnad they would recommend the grant of good local allowances to them. These officers should also as far as possible be natives of the malnad.

Distribution of quinine.

25. At the same time that more hospitals and dispensaries are provided, arrangements should also be made for distributing quinine in these villages on a larger scale. Small sized packets of quinine may be placed at the disposal of touring officers of Government of all departments, with instructions to distribute them to all who might require them, in the places which they visit.

Pay, etc., of Midwives.

26. The remarks made regarding medical officers apply also to midwives posted to the malnad. There is need for a larger number of midwives in the malnad. The pay of midwives in the malnad may be fixed higher, or some larger allowances than at present may be given to them. As the malnad people are slow to call in their help, it is necessary to provide some incentive to the midwives to go out and attend cases of their own accord. At present, an additional fee of eight annas is paid to them for each case over four attended each month. The fee per case may be raised to one rupee and it may be paid for all cases attended.

27. The frequent transfer of midwives also has been the cause of much inconvenience in the past. The existing rule that no midwife should be transferred from a place without consulting the Local Board which provides her pay has to be strictly enforced.

Vaccination.

28. In regard to vaccination, the facilities now provided are fairly extensive. According to the figures furnished by the Senior Surgeon, the average ratio of mortality from small-pox per 1,000 of population for the five years ending 1924 was 97 for Hassan District, 67 for Shimoga District, and 1·17 for Kadur District as against the State average of 92. As against the State average of 19·34 per mille protected by vaccination the three districts showed 14·51 in Hassan, 19·61 in Shimoga and 16·30 in Kadur. There is a vaccinator for every 3,000 of population in Hassan, 2,500 in Shimoga and 2,300 in Kadur District as against the State average of 4,000. These figures show that there is fairly sufficient staff for vaccination work in the malnad. Considering the sparseness of the population, however, there is still need for a slight addition to the staff, but there is greater need for more efficient work and supervision. The vaccinators are now under Sanitary Inspectors and send returns that are not subjected to sufficient scrutiny in any office. It is necessary to have more vaccinators, better educated and better paid, and working under the closer supervision of some responsible officer. The Committee are proposing below the appointment of more Sanitary Inspectors for the malnad. They would suggest that close scrutiny of vaccination work in their respective areas should be made part of the work of these Inspectors. They may be required themselves to vaccinate as many cases as possible during their visits to villages. The following further instructions may be issued for regulating their work under this head :—

1. The Sanitary Inspectors should maintain a register showing the number of unprotected children in each village and bring it up-to-date from time to time.

2. They should themselves set the programme for vaccinators and perform all other duties enjoined on them for the successful working of the Kurnool System of Vaccination in their areas.

3. They should verify not less than 50 per cent of the cases returned every month as having been performed by the vaccinator.

4. They should work in subordination to the Chief Sanitary Inspector so far as the Vaccination Department is concerned and should submit a monthly diary to him of villages inspected and cases verified.

Shifting of villages.

29. A very important question is that of shifting of villages. Since much illness in the malnad is due to the villages being situated in valleys a mere shifting of them to higher levels would itself greatly reduce disease. Special efforts should be made therefore for removing villages from insanitary localities to sites higher up and keeping them free of rank vegetation. It may be possible to add to the rules under the Mysore Village Sanitation Regulation a rule for condemning sites that have been found to be decidedly unhealthy and making residence on such sites an offence under the Regulation. Some such measure is necessary, because mere persuasion has been found to be of not much avail in the past and the welfare of the malnad demands compulsory removal of thoroughly insanitary villages to safer localities. Arrangements should of course be made before condemning any such old site to have a convenient

and healthy new site marked and made into house sites and provided with a drinking water well. Some help may also be given in such cases for the building of houses. Advances may be given on personal security under the takavi rules and also help in the form of house-building materials as stated in paragraph 40 below. A further cause of disease in the malnad is the bad quality of the water drunk in most villages. Wells have been sunk in many places in the last ten years. Not many of them, however, have a fair supply of water and not many wells in which there is such a supply are used by the people. Existing wells should be got deepened and special efforts should be made to have more wells sunk in suitable places. In this connection, the Committee would suggest that the amounts granted by Government, year after year for the sinking of drinking water wells should not be allowed to lapse but may be funded and made available in succeeding years. To popularise the use of the wells, we must depend on health propaganda.

Drinking water wells.

Propaganda

30. In order that the people might understand the meaning and purpose of the work undertaken by Government and co-operate with them it is necessary to educate them in health and sanitation. This may be done in the case of adults by the issue of printed leaflets, and by means of magic lantern lectures and in the case of the children by the inclusion of special lessons in hygiene in schools. It is learnt that the recently instituted State branch of the Indian Red Cross Society is supplying slides and leaflets on health subjects to the district authorities for propaganda work. Its services may be availed of and its activities supported by giving some aid for the purchase of additional sets of slides for distribution in the districts. The Sanitary Inspectors employed in the malnad area, may also act as itinerant lecturers for the hoblis in their charge and be supplied short lectures or syllabuses of lectures on matters relating to health and sanitation. Another point which the Committee would emphasise is that there should be medical research of the diseases of the malnad. There is at present, no special organization for studying the diseases peculiar to the malnad. These diseases have to be investigated by an expert before they can be effectively treated and the results of such research will greatly help the general practitioner in combating them.

Disease survey.

31. The last point on which the Committee would make some suggestions under this head is the need for a disease survey with which may be combined grant of help and execution of simple sanitary measures. The Committee have discussed this matter with the Senior Surgeon and Sanitary Commissioner and understand that there are certain proposals for conducting a survey in the malnad. They would make the following suggestions in respect of the establishment required for the survey and the manner of carrying it out. There may be three survey parties one for each district. Each party might consist of an Assistant Surgeon, a Sub-Assistant Surgeon, a Shekdar and a peon. The officers should not be men newly recruited for the survey. Persons experienced in their work in the Medical and Revenue Departments should be appointed for the survey, their places in the departments being taken up by new men. Lists should be made of the villages in the malnad area which show a decline of population and the worst areas should be dealt with first. The equipment required by the parties will be supplied by the Senior Surgeon. These parties should go about, make house to house enquiries of disease and take material for the study of cases. The Committee have considered the possibility of attaching to these parties gangs of workmen with whose help work that is found necessary may be done as the parties proceed. They think, however, that the parties are likely to finish their investigations more quickly than the works can be executed. The execution of the works required should therefore be taken up separately. The parties may carry out as they proceed whatever work can be done on the spot with the local help available. They might leave with the village officers or authorities written instructions of what should be done and send copies of the instructions so issued to the Taluk Office, the President of the District Board, and the District Medical Officer. The local officers should have information as to the movement of these parties. The parties should therefore send advance programmes of their movements.

Survey parties

Simple Economic Survey.

32. The Committee consider that these parties may also be used for collecting information on the general economic condition of the villages of the malnad in accordance with a questionnaire. A form of questionnaire (prepared by Mr. R. Ranga Rao) is appended to this report. (*Vide* Appendix II). Inspectors of the Departments of Co-operation and Agriculture and Sanitary Inspectors and select Shekdars approved by Deputy Commissioners may also be employed for collecting the information. Care should be taken to see that there is no duplication of work in the way of several persons making enquiries in the same village. The information collected should be forwarded by the persons conducting the enquiry, to the Deputy Commissioners and by them to the Revenue Commissioner to be submitted to Government. The information received by Government may be analysed in the Secretariat and embodied in the annual review of malnad improvement work proposed later on. Fresh information should be collected from year to year and analysed and reviewed in the same way. Small honoraria may be paid to persons whose work is considered particularly satisfactory. The Mysore University would naturally be interested in economic investigations of the

character contemplated and may probably co-operate in the work by sending out during the vacations (or at other suitable time) post-graduate students in the Economics Department to carry on economic surveys of villages in the malnad area.

Mr. R. Subba Rao's proposals of 1918.

33. The Committee would, in this connection, invite the attention of Government to the following proposals regarding out-door and indoor work made by Mr. R. Subba Rao in his note included in the collection of the year 1914 (pages 16 to 33) relating to the Malnad Improvement Scheme.

"(1) *Out-door Work.*

(1) Taking the splenic index of the children under 12 years of a locality.

(2) Collecting specimens of blood from some of the children.

(3) Inspection of the general sanitation of villages.

(4) Collecting in separate jars, larvæ from each pool or collection of water, tank, well, stream, etc., labelling them and entering in a map of the locality specially prepared for the purpose, the site, size, shape and situation of each pool.

(5) Entering in the above map the site, shape, situation and size of each potential breeding ground for mosquitoes, *i.e.*, areas which may for the time being be dry but which might during and after rains contain water.

(6) Collecting as many mosquitoes as possible from within dwellings.

(7) Collection of any particular Algæ over the surface of water of pools, where larvæ are absent or scarce.

(8) Collection of fish or other water-animals from pools where larvæ are absent or scarce.

(9) Collection of water used by the residents for drinking purposes.

(10) Collection of material for detection of parasites in evacuations.

(11) Collecting rough information with regard to the general health of the whole community (Malari Tubercle, Syphilis, etc.)

(2) *Indoor Work.*

(1) Collecting data with regard to the existence of any phase of the Malaria parasite other than those known as the human and mosquito cycles.

(2) Study of the life history of the suctorial insects and other similar afflictions that exist in the district, together with any diseases that might be suspected to be transmitted by them.

(3) Recording splenic index in the map above alluded to, by shading according to the intensity of occurrence.

(4) Examination of collected blood to ensure that splenic enlargement is due to Malaria and not to anything else, *e.g.*, kala azar and to estimate the relative frequency of malignant and benign infections.

(5) Examination of mosquitoes to find out the proportion of Malaria carrying ones to the whole and to ascertain which are the commonest carriers in the locality during any particular season. (Includes the classification of local mosquitoes and the dissection and examination of the stomach and salivary glands of mosquitoes captured from within dwellings.)

(6) Growing the larvæ in jars and after their transformation to the adult stage, noting what pools offer breeding ground for Malaria carriers.

(7) Experimentally ascertaining if a thick growth of any algae (peculiar to the locality) will kill or inhibit the growth of larvae under water.

(8) Experimentally ascertaining what variety of fish natural to the locality, is inimical to the larvae of mosquitoes.

(9) Recording in the map, pools wherein Malaria carrying mosquitoes breed.

(10) Microscopic examination of sediments found in drinking water for the detection of ova of intestinal parasites and, if any, their frequency and relative role in rendering the water unfit.

(11) Detailed examination of intestinal contents for known and new parasites."

They would also extract the suggestions in regard to Nagar made after a survey conducted by Mr. Parthasarathi, then Sanitary Officer, Shimoga District.

Previous suggestions in regard to Nagar.

"(1) The employment of a mosquito brigade for a town or group of villages placed under a Sanitary Inspector—

(*a*) for filling up or draining pools or other shallow collections of water,

(*b*) for treating the pools that cannot be drained with crude petroleum,

(*c*) for the prevention of excavations within 100 yards of each village,

(*d*) for stocking large ponds which cannot be drained or filled up, with suitable larvae-eating fish,

(e) for filling up disused wells,
(f) for clearing ponds pools, etc., of all kinds of vegetation,
(g) for keeping the banks of irrigation channels clear of weeds,
(h) for making house to house visits and seeing that no collections of water are allowed in broken pans, pots, bottles, cocoanut shells, etc.,
(k) for planting of water absorbing plants, *e.g.*, Eucalyptus, Casuarina, Baje, etc.,

(2) Distribution of quinine to those that may need it.

(3) The sinking of new wells, it being compulsory that each of such wells is fitted up with a Myer's pump and either covered over or provided with wire gauze shutters.

(4) Prohibition of irrigation in localities where other anti-malarial measures have not proved effective.

(5) Proper regulation of house construction by strict enforcement of existing rules with the object of ensuring that houses are not located in close proximity to actual or potential breeding places of mosquitoes."

The above are most valuable suggestions for eradicating malaria.

## V—EDUCATION.

Importance of the question.

34. The next subject considered by the Committee is that of the special measures necessary under Education. It may be stated at the outset that the main problems of education are the same in the malnad as in the maidan. Education as now imparted in our school does not quite fit the boys to take their place in the social economy of the country. It is too literary. It has to be made more practical and the facilities for obtaining it improved. Though education is being dealt with in this report after Land, Mortgage Credit, Medical Relief and Sanitation the Committee wish to observe that for the improvement of the malnad education is of primary importance.

Some suggestions.

35. The special features of the malnad that render education difficult are the sparseness of the population, the distance and smallness of the villages and peculiarities of climate. Certain ways of meeting these difficulties have been tried before. Vacations have been given in the rains to meet the difficulties of boys coming up to schools and in the cultivation season to permit of their being used by their parents for work in the fields. It may be desirable to arrange the hours of study and curricula in such a manner as to permit children to do work on fields as partly a substitute for non-literary subjects such as clay-modelling, nature study, etc. There is great need in the malnad for a larger number of primary schools and also middle schools. There is not at present much need for more High Schools. The education imparted in middle schools should, in a large measure, be vocational and for imparting such education schools of the residential type are the most suitable. The Committee therefore recommend the establishment of such schools in as many places as possible. If a vocational bias is given to middle school education in these residential schools, we would be removing the defects both of a too literary and of a too industrial education and fitting the boys so educated to fill their place in the social economy better. In any village or town, in which any particular occupation such as weaving, wood-carving, basket making, etc., is carried on by a large number of people, facilities may be provided in the village itself for suitable training in these occupations. In addition to these special classes, there should be Industrial Schools of the residential type for training in industries such as blacksmithy, carpentry and other industries suited to the malnad people, so that these schools may not only be able to provide training for the people of the locality but also to pupils from the interior. It is necessary in order that we may properly staff schools in the malnad to give special encouragement to teachers in the shape of special allowances and house accommodation. The committee understand that maidan teachers do not stay in the malnad and hence it is necessary to employ only teachers who are used to conditions in the malnad. The Committee therefore recommend that for malnad teachers the scale of pay should be better than in the maidan and would suggest that if, even with such increase, local men with the required qualifications are not available, men from neighbouring British Districts who are used to malnad conditions may be appointed for a few years. Whenever a village or group of villages in the malnad guarantees not less than 20 pupils and a building to be used for a school house and one for the school master, the Education Department should supply an elementary school teacher for the school. Special arrangement may be made in the malnad for the medical inspection of school children wherever there are dispensaries. If possible, clothing should be given free to school children of very poor families. The educational needs of the malnad are likely to be met satisfactorily by adopting these measures.

Teachers

Brighter school life.

36. School life should be made brighter for the boys. The Committee have recommended the use of the magic lantern for the education of adults in health and sanitary matters. They would recommend that it may also be used for showing films of the larger world to

school children. In this the Committee are merely suggesting the revival of the scheme of visual instruction which the department of education began some years ago but gave up later for various reasons. It is not necessary to have a separate magic lantern for each school. A certain number of operators may be appointed and given the necessary equipment and required to tour in the malnad according to a programme.

Sports may be encouraged in the schools and tournaments arranged from time to time in central places. If popular interest is enlisted in organizing sports, it will not only make school life brighter for the children but brighten the lives of the grown up people also. It may be possible to organize sports and tournaments for adults in the same connection. This would provide health as well as amusement.

## VI.—TRANSPORT.

Railway line

37. In regard to transport the Committee consider that early steps should be taken to complete the Railway line between Shimoga and Arasalu on which some work has been already done. A line through the heart of the malnad connecting Hassan with Byadgi in the Bombay Presidency *via* Saklespur, Mudgere, Koppa, Tirthahalli and Arasalu, Sagar and Shiralkoppa will open up the malnad and be of great benefit. There should also be a connection to the West Coast. The Committee understand that the Kadur-Chikmagalur line is likely to be taken up shortly. As any further extension of railways will necessarily take some time, the Committee have considered the question of the encouragement of motor transport. The proposal has been made that there should be a Joint Stock Company with a monopoly of motor transport in the malnad. The Committee consider that in most malnad areas there is at present enough private enterprise to meet requirements in this respect. There is no strong reason therefore to justify the grant of a monopoly in favour of a Company. Some of the members of the Committee are in favour of the proposal as they consider that it will prevent competition between private bus owners. There undoubtedly is some unhealthy competition among bus owners in some cases at present and in consequence fares are too low during periods when several agencies are working and unduly high when some of them break down and only the others are working. The remedy for this is not the grant of a monopoly which might deprive the people of the improvements in conveniences and amenities in service which competition fosters but the restriction of the number of competing services between particular places so as to meet actual needs. The Committee in short are in favour of what might be called controlled competition. It was in this connection brought to the notice of the Committee that the rules under the Motor Vehicles Regulation do not allow of a new bus being used in place of an old one which has been registered but has broken down and is temporarily unserviceable. They consider that the rule works as a hardship and would recommend an alteration of the rule so that when a registered bus is unserviceable another registered bus may be used in its place without again paying the minimum mileage charge of Rs. 50.

Motor Transport

Roads

38. As regards roads in the malnad the Committee observe that larger allotments for the maintenance of the roads and adequate supervision are necessary. They understand that there is a party of the Engineering Department making lists of communications which should be opened up in the interior. The great difficulty of the most interior parts of the malnad is the want of an outlet for their produce either to the West Coast or to the maidan. As these parts are too far from the maidan what they need are outlets to the West Coast. The Committee would recommend that special attention should be given to proposals for roads down the ghats which will facilitate the transport of malnad products to the West Coast. It is also necessary that all roads leading to the West Coast should be kept in good condition. As a means of keeping down the cost of roads in the interior they would recommend that causeways may take the place of bridges in a larger number of cases.

## VII.—FORESTS.

Forest grievances.

39. The Committee now wish to make certain suggestions regarding forest concessions in the malnad. It has often been a matter of complaint that the people of the malnad are put to much inconvenience by the too close proximity of State Forests to villages, that the cattle and crops of the villages are in constant danger from wild beasts and that the facilities that the people had for getting the requirements of their homes, fields and cattle have been considerably curtailed. The requests made in this connection are that free grazing should be allowed for all cattle in District and State Forests, that forest boundaries should be removed to a good distance from inhabited villages, that there should be no game preserves very close to villages, and the number of game preserves should be reduced, and that gun licenses may be freely issued so that the malnad raiyats may protect themselves and their crops from wild beasts.

Procedure for relief suggested.

40. As regards free grazing in State Forests the Committee consider that it may not be desirable to throw open all State Forests for free grazing throughout the year. The concessions now shown in this respect are sufficient. There is, however, much truth in the complaint that State Forests are often too close to villages and that sufficient area is not left free round about villages for meeting their needs for grazing and other requirements. Suggestions are usually made that State Forests should all be removed to a certain specified distance from inhabited villages. The Committee are of opinion that it is not possible to make any general rule of this sort. Needs vary with localities and each case should be considered on its merits. The Committee would therefore suggest the following procedure for improving conditions in this respect. Wherever the forest is too close to inhabited villages, Deputy Commissioners of Districts may investigate requirements and propose the grant of concessions or the pushing back of the forest boundary according to need. Where the Deputy Commissioner and the Conservator of Forests agree steps may be taken as a matter of course for allowing free grazing or for releasing the forest area in the manner recommended and approval of Government may be obtained thereafter. Where, however, the Deputy Commissioner and the Conservator of Forests do not agree the matter may be referred to Government for orders. The areas released from State Forests for the use of villages in this manner may be treated as District Forests. In regard to game preserves the Committee agree that their number might be reduced if possible and that they should on no account be placed too near villages. Lakkavalli was cited as an example of a place where a game preserve was too near the village. The Revenue Department may take up this question and suggest relief in particular cases where it is necessary and such recommendations may be favourably considered by Government. The rules regarding the shooting of game in State Forests may be relaxed, in the malnad and people allowed to pursue wild beasts found damaging their crops further into the jungles than the rules allow at present. The Committee also are of opinion that licenses for holding guns should be issued to raiyats in the malnad more freely than at present.

Facilities for house building.

In regard to facilities for house-building the Committee would make the following recommendation. In cases in which villages are being shifted, raiyats may be given free licenses to take the required quantity of reserved wood from District Forests and unreserved wood from State Forests. In ordinary cases of house building, Deputy Commissioners may settle in consultation with the Conservator of Forests in what forests and what villages the concession may be shown.

## VIII.—CULTIVATION, CROPS AND TANKS.

Settlers.

41. Certain inducements were sanctioned in 1916 in furtherance of a scheme to encourage persons from outside to come and settle in the malnad. The Committee understand that very few people were settled under the scheme and that this was due to the nature of the conditions that attached to the grant of advances to such settlers. The Committee are informed that there are no large blocks of unoccupied assessed land in the malnad available for being given for cultivation to settlers. The Revenue Department may, however, see what compact blocks of cultivable land are available and have been lying uncultivated for the past ten years. Lists of such areas may be notified in the Gazette and offered to settlers who might be willing to come and cultivate them. The Committee would recommend the grant of these lands to settlers free of assessment for ten years. If the settlers need any help for cultivation their financial circumstances may be considered and suitable help also given.

Tanks.

42. As regards tanks the Committee understand that the problem is not very serious in the Hassan and Kadur malnad. In the Shimoga malnad however, attention to the repair and maintenance of tanks is called for. The Committee would suggest that in the malnad districts at any rate, the Irrigation Cess levied in each district should be spent on the tanks in the district. It is recommended further on in this report that there should be an engineering establishment under the Revenue Department for the charge of the work which will have to be done under the Malnad Improvement Scheme. As the engineering establishment is to be employed in any case the Committee suggest that it may be entrusted with the work of the repair and maintenance of tanks. The suggestion virtually amounts to the revival of the Maramat establishment of the Revenue Department so far as the malnad districts are concerned.

Trenches.

The Economic Survey Officer suggests in his report that special arrangements are necessary for permitting landowners to dig trenches on the slopes above their paddy fields or areca gardens to prevent the washing away of their lands. Such trenches are now dug in many places without giving rise to any complaint. The Committee do not consider that the raiyats should be asked to take permission before digging such trenches. The policy should be to encourage the landholder to do such work for the protection of his lands. The present practice of landowners digging these trenches on Government land where necessary may therefore continue, suitable action being taken when there is complaint of such trenches having caused inconvenience to other people or where valuable Government land is enclosed. Persons who dig trenches for the protection of their lands should provide access to the area

enclosed by means of planks or other safe passage across the trenches. In cases where the land enclosed is valuable or exceeds one acre, assessment may be levied on the area enclosed.

Soppinbettas.

43. The suggestion is often made that Soppinbetta land in the malnad may be allotted according to the occupied survey numbers so that a certain proportion of the Soppinbettas would be clubbed with each survey number. The Committee consider that allotment on this basis would be difficult and lead to many complications. On a full consideration of all the circumstances they are of opinion that the utmost that can be done is to let it be known that, if all the persons who have interests in any particular Soppinbetta come to an arrangement as among themselves and demarcate their interests, Government will be prepared to confirm such arrangement.

Cultivation of Cardamom.

44. The Committee considered the desirability of removing certain restrictions in regard to cultivation now in force in the malnad. One of them is the restriction against cardamom being grown on the eastern slope of the ghats. The Committee after a full consideration of the subject are of opinion that the restriction may be removed. Some of the members urged that all restrictions as to growing cardamom on coffee land might be completely removed. The rules now in force in this respect are those published in the G. O. No. R. 3623-32—D. R. 36-22-2, dated 30th December 1922. The Committee consider that these rules are quite fair and need no change. It was suggested that assessment on arecanut gardens is too high and should be reduced. The Committee hold that it is unnecessary as the assessment was fixed at the time of settlement and the rates are considerably less than those which existed previously. It was stated that cardamom growers do not get a good price for their cardamom as the trade is in the hands of merchants in Haveri in the Bombay Presidency, and that something should be done to improve their position. The suggestion made in the Economic Survey Officer's Report is that a cardamom bleaching factory should be established at Hassan. The Committee consider that the Director of Industries and Commerce might investigate the condition of the cardamom market and see if better prices can be got for cardamom than what the Haveri merchants are now giving.

Certain other suggestions.

45. It has been frequently suggested that the rule prohibiting cultivation on the margin of streams up to 25 yards should be abolished. The Committee are of opinion that it may be done providing at the same time that the restriction should continue to apply to spring heads. Kuniki lands may not be given out of State Forests but may be given where available out of District Forests. Small areas of *Kan* lands up to two acres in each case contiguous to cultivated land may be given out for cultivation. To educate the malnad population in improved methods of agriculture, it is desirable to have an Agricultural School of the type of the one at Chikanahalli in some central place in the malnad. To encourage fruit cultivation and the cultivation of other commercial crops in the malnad the Committee would suggest the establishment of a seed depot and nursery at one place in the Shimoga District and at another place for the Hassan and Kadur Districts and the issue of seeds and plants to raiyats at cost price from them. The question of the consolidation of holdings raised by the Economic Survey Officer in his report requires further investigation and the Committee would recommend that it should be examined by the Agricultural Committee of the Economic Conference.

## IX—OTHER MATTERS.

Labour

46. A few suggestions may now be made on some other matters which could not be mentioned under the broad heads already dealt with. The Committee are not in favour of any special organisation for improving the supply of labour to the malnad. They are of opinion that if the employers of labour would improve the rate of wages it will be possible for them to get more faithful service from their labourers. In making this statement they are not unaware of the fact that labourers sometimes leave their employers when some advance they have received is still due to be worked out and go and take service under new masters. If labour conditions are improved these cases will necessarily be fewer. The Committee consider that the proposals of the Economic Survey Officer regarding a Co-operative Trade Syndicate are not feasible at present.

Trade Syndicate.

Temperance.

47. The Committee are not prepared to recommend any specific measures for the reduction of intemperance in the malnad, as the reduction of intemperance is a problem that affects the entire State and calls for fuller consideration. It has however, been brought to their notice that the present rules regarding the grant of licenses to tap *bagani* trees cause hardship, and the Committee recommend that the tree-tax on bagani be abolished, and the revenue realised directly from the sale of shop rights.

Depressed classes.

48. As a matter of special importance the Committee would recommend last of all that some special steps may be taken for the amelioration of the depressed classes in the malnad. These people even more than the rest of the population of the malnad need help from Government. In addition to the concessions generally recommended in respect of the malnad in

which they would share, special efforts should be made to give them land and small sums of money for buying cattle and ploughs, part of the sums being treated as loan and part as free grant. To encourage education the residential school for these classes at Chikmagalur may be expanded and an additional school like the Institute at Mysore should be established in a suitable place.

Other suggestions of the Economic Survey officer.

49. The Committee have in the course of this report dealt with the more important suggestions contained in the Economic Survey Officer's report. A statement of the suggestions not dealt with here is appended (*Vide* appendix III) indicating against each item the views of the Committee as to the further action possible.

50. The Committee have not considered the question of developing industries in the malnad as the matter is understood to be under the consideration of the Board of Industries.

## X.—ESTABLISHMENT AND COST.

Departmental expenditure not calculated.

51. The Committee have not calculated the extra expenditure in the Medical, Education and Public Works Departments and in the District Boards on account of the measures here recommended as that will depend on the extent to which additional facilities would be provided. Extra grants will have to be sanctioned to those Departments for the measures taken in the respective Departments. The following additional staff is necessary for carrying out the special operations now recommended :—

Other additional staff and cost.

(1) One Assistant Engineer in each District. Two Sub-Overseers in Shimoga District, two in Kadur District, one in Hassan District. Menial Establishment.

The cost of the above Engineering staff will work out as below :—

| | | | Rs. | |
|---|---|---|---|---|
| 3 Assistant Engineers for three malnad Districts | | 3 x (300 + 100 T. A.)<br>3 x 400 = 1,200<br>1,200 x 12 | 14,400 | (1) |
| 5 Sub-Overseers— | | | | |
| Shimoga | 2 | 5 x (100 + 50 T. A.) | | |
| Chikmagalur | 2 | 5 x 150 = 750 | | |
| Hassan | 1 | 750 x 12 | 9,000 | (2) |
| 20 Peons— | | | | |
| 3 for each Sub-Division | 9 | 20 x (12 + T. A.) | | |
| 2 for each Asst. Engr. | 6 | 240 + T. A. | | |
| 1 for each Sub-Overseer | 5 | 240 x 12 | 2,880 + T. A. | (3) |
| | | | 26,200 + T. A. of peons or 27,000 | |

(2) Additional Sanitary Inspectors for the malnad taluks. It is suggested that there should be one Sanitary Inspector roughly for every two hoblis. On this scale there would have to be twelve more Sanitary Inspectors there being two extra for Mudgere and Tirthahalli taluks and one extra for each of the Manjarabad, Belur, Chikmagalur, Tarikere, Koppa, Nagar, Sorab and Sagar Taluks. In other Taluks the existing staff will do.

The extra cost on this account will be Rs. 15,000.

A question of administrative convenience.

52. The Committee have also considered the question of the administrative changes that may be necessary for the smooth working of measures for the improvement of the malnad. The District Boards of Shimoga and Hassan districts are probably at a disadvantage in dealing with the requirements of the malnad as the representatives of the malnad on the Boards are in a minority. The interests of the malnad may not therefore always receive adequate attention. The Committee understand that under the new District Boards Regulation it will be possible to constitute more than one Board for the same district. It may in this case be desirable to have separate Boards for the malnad and maidan areas in these districts. A suggestion made in this connection for facilitating the administration of malnad improvement work is that the districts of Mysore, Hassan and Kadur should be slightly readjusted so as to include the malnad area of Hassan District in Kadur District. It is proposed that the Krishnarajpet Yedatore and Nagamangala Taluks of Mysore District may be added to Hassan District and the Manjarabad Taluk and Belur Taluk of Hassan District added to Kadur District. The Committee do not consider this change quite feasible. The disorganization of public business that will temporarily result from any such re-adjustment is an argument against it. The people of Manjarabad also may not be quite willing to change from Hassan District to

Kadur District. There is something to say, however, in favour of the change and the Committee would suggest that the question be investigated. If the people of Manjarabad Taluk have no objection to the transfer of their Taluk from Hassan District to Kadur District the proposal may be considered.

## XI.—AGENCY.

Revenue Department to be in charge of operations.

53. After a full consideration of the question of the agency for carrying out the operations under the Malnad Improvement Scheme the majority of the Committee consider that in the beginning the Revenue Department may have charge of them. The work in each district may be carried on under the general supervision of a small committee consisting of the Deputy Commissioner, the President of the District Board or when the Deputy Commissioner is President, the Vice-President of the District Board, the District Medical Officer, the District Forest Officer, the Executive Engineer, Officers in charge of the malnad Sub-Divisions and non-officials to represent the malnad taluks. These representatives may or may not be members of the District Boards and may be nominated by Government. There may be four such non-official members in the Committee in the Shimoga District, three in Kadur and two in Hassan. The Committee should be advisory and have no responsibilities for the execution of work. They should meet not less than twice a year, and review the progress of operations, consider difficulties and adopt the programme for the coming months. A statement of the progress made and a copy of the programme adopted should be sent to Government and to the District Boards. The District Boards may make any suggestions they consider necessary in regard to the programme and these should be considered by the Advisory Committees at subsequent meetings or by circulation. These committees may at the end of each year adopt reports of the work carried out under the scheme during the year and submit them to Government. The non-official members of these committees may be given travelling allowances for journeys to attend their meetings at the same rates as is given to non-official members of the District Boards. Every year there may also be a conference, presided over by a Member of Council to review the progress in all the three districts under the scheme. The Heads of Departments concerned in the work under the scheme, the Deputy Commissioners, the Presidents, or when the Deputy Commissioner is President the Vice-Presidents of the District Boards of the three malnad districts, and the non-official members of the three local committees may be required to be present at the conference. Of the Heads of Departments those whose presence may be essential are the Revenue Commissioner, the Inspector-General of Education, the Senior Surgeon and Sanitary Commissioner, the Conservator of Forests and the Chief Engineer. Other Heads of Departments may be invited if their presence is considered necessary. The Conference might consider the reports of the operations received from the District Committees and submit a brief report of its proceedings, with any suggestions for the coming year, to Government. To facilitate taking stock of work done, the Committee would suggest that the reports of the Committees and of the Conference may be published by Government with a review of the operations conducted during the year of report.

District Committee.

Annual Conference.

Review by Government suggested.

## XII.—SUMMARY OF RECOMMENDATIONS AND CONCLUSION.

Recommendations.

54. The following is a summary of the principal recommendations made in this report:—

1. Land Mortgage Banks may be formed for the three malnad districts—Draft bye-laws are enclosed. (Para 14.)

2. A Record of Rights in land may be introduced at least in the malnad. (Para 20.)

3. A Regulation for the relief of agricultural indebtedness somewhat on the lines of the Dekhan Agriculturists' Relief Act should be passed. (Para 21.)

4. More dispensaries should be provided in the malnad. The idea should be to provide a dispensary not farther than five miles from any place. (Para 24.)

5. Medical Officers with higher qualification and more experience than at present could be posted to taluk and rural dispensaries in the malnad. (Para 24.)

6. Rules under the Village Sanitation Regulation should be added to for condemning unhealthy village sites. (Para 24.)

7. Wells with good drinking water should be provided in more villages from year to year. (Para 24.)

8. Quinine should be distributed to the people to a larger extent than now. (Para 25.)

9. More midwives should be employed for the malnad and inducements offered to make them take more interest in their work. (Para 26.)

10. Vaccination work should be made more efficient. (Para 28.)

11. Villages should be shifted from unhealthy sites and loans given to persons wishing to build houses and help in materials from State and District Forests also given. (Para 29.)

12. Arrangements should be made for propaganda in health and sanitation matters. (Para 30.)

13. The services of the State Branch of the Indian Red Cross Society may be utilised in this connection. (Para 30.)

14. Arrangements should be made for research in malnad diseases. (Para 30.)

15. Survey and relief parties should be sent out for surveying the condition of villages and giving all possible help on the spot. (Para 31.)

16. Information in regard to the economic condition of villages may be collected in accordance with a questionnaire by these parties and by Sanitary Inspectors and Inspectors of the Co-operative and Agricultural Departments and select Shekdars and if possible through post-graduate students of the Mysore University. (Para 32.)

17. The number of primary and middle schools should be increased, the middle schools being in as many cases as possible of the residential type. (Para 35.)

18. The curricula of studies in the schools should be made more vocational. (Para 35.)

19. More industrial schools should be opened. (Para 35.)

20. School life should be brightened with sports, games, magic lantern shows, etc. (Para 36.)

21. The railway line between Kadur and Chikmagalur may be constructed early. (Para 37.)

22. Motor transport may be encouraged by regulating competition. (Para 37.)

23. The rules under the Motor Vehicle Regulation may be relaxed in certain respects for the malnad. (Para 37.)

24. Maintenance allotments for malnad roads may be increased. (Para 38.)

25. Lists should be made of roads required in the interior particularly the ghat roads which will give an outlet to the West Coast for the products of the interior of the malnad. (Para 38.)

26. Deputy Commissioners may investigate cases in which further grazing facilities have to be provided to villages or State Forests too close to villages have to be released. In cases where the Revenue and Forest Departments agree the facilities recommended by the Deputy Commissioner may be given as a matter of course. Cases of disagreement may be required to be submitted for orders to Government. (Para 40.)

27. Game preserves should not be too close to villages. (Para 40.)

28. Gun licenses may be more freely issued to malnad raiyats. (Para 40.)

29. The rules regarding the pursuit of wild beasts found damaging crops may be made more favourable to the raiyats. (Para 40.)

30. Facilities may be given to settlers by the grant of land free of assessment and of suitable monetary help. (Para 41.)

31. Special attention should be paid to tanks in the Shimoga malnad. (Para 42.)

32. The Irrigation Cess levied in the malnad districts should be used in the particular districts. (Para 42.)

33. The practice of trenches being dug to protect paddy flats and arecanut garden may be allowed to continue under certain conditions. (Para 42.)

34. People may be helped where they are willing to regulate the use of *soppinbetta* (Para 43.)

35. The restriction against growing cardamom on the eastern slope of the ghats may be removed. (Para 44.)

36. The Department of Industries may be asked to investigate how our cardamom-growers can be helped to get better prices. (Para 44.)

37. The 25 yard rule may be abolished providing, however, for the protection of spring heads. (Para 45.)

38. Small areas of *kan* lands of two acres in each case may be given for cultivation (Para 45.)

39. An agricultural school of the type of the Chiknahalli School may be established at some central place in the malnad. (Para 45.)

40. A seed depot and a nursery may be opened at one place in the Shimoga District and in one place for Hassan and Kadur Districts for selling seeds and plants at cost price. (Para 45.)

41. The tree-tax system may be abolished in the Bagani area. (Para 47.)

42. Special facilities should be provided for giving lands to the depressed classes in the malnad. (Para 48.)

43. The Boarding School for these classes at Chikmagalur should be expanded and another like the Central Institute at Mysore established in some other place in the Malnad. (Para 48.)

44. Additional establishment consisting of 12 Sanitary Inspectors for the malnad areas and of an Assistant Engineer, with suitable establishment working under him for each district may be employed for carrying out the work under the scheme. (Para 51.)

45. The question of re-adjusting the malnad districts so as to bring the Hassan and Kadur malnad under the same agency may be investigated. (Para 52.)

46. A Committee may be formed for each district for advising in regard to the operations under the scheme. (Para 53.)

47. A Conference may be held each year for reviewing work under the scheme and making suggestions to Government. (Para 53.)

Acknowledgments.

The Committee desire to express their obligation to Dr. Md. Usman, and Messrs. R. Ranga Rao and K. H. Ramaiya for the valuable assistance rendered to the committee in their deliberations by these gentlemen. They also desire to record their appreciation of the ability and zeal with which Mr. M. Venkatesa Iyengar, the Secretary, assisted them in their work throughout.

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